

TAX SALE SECRETS

Discover The Unknown Business That's
Transforming Lives With Minimal Investment

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Chapter 1	5
Building a Million-Dollar Business	5
The Framework for Success	7
Evaluating Business Models	7
Building a High-Profit Service Business	8
High-Profit Business Strategies	9
Delivering Value	10
Chapter 2	11
Getting Paid for Results	11
Why Getting Paid for Results Matters	11
The Contingent Fee Model	12
Earning Life-Changing Income	13
Results-Driven Business Models	13
Shifting Your Mindset	14
The Overages Business in Action	15
Position Yourself for Success	15
Chapter 3	16
The Power of Overages and Middleman Businesses	16
Delivering Life-Changing Results	16
Why You Should Never Underpay Yourself	17
The Scale of Opportunity in Overages	18
Other Profitable But Riskier Business Models	19
The Overages Advantage	24
Chapter 4	25
Choosing a Business: The Decision-Making Blueprint	25
Ask the Right Questions	25
Evaluate the Risks	26
Play to the Odds of Success	26
Consider the Investment Requirements	27
Seek the Truth	28
Get Wise Counsel	28

Know Your Limits	29
Choose a Business That Aligns With You	29
Ensure the Business Meets Your Financial Goals	30
Prioritize Scalability and Delegation	30
Chapter 5	31
Why I Chose the Overages Business	31
Key Questions for Evaluating a Business	32
Why Overages is an Ideal Business	35
The Expertise Factor in Overages Business	36
Chapter 6:	37
Unveiling the Potential of the Overages Business	37
My First Overages Case	37
The Potential of the Overages Business	37
Building a Balanced Lifestyle	38
Defining the Endgame	39
The Emotional and Financial Rewards	40
Chapter 7	42
Diving Into the Overages Process	42
Structuring the Business for Success	43
Evaluating If Overages Are Right for You	44
Chapter 8	46
Bridging the Gap: The Role of Overages Professionals	46
Why Don't Former Owners Claim Overages Themselves?	46
The Role of Overages Professionals	48
Earning Potential in the Overages Business	49
Why the Overages Business Stands Out	50
The Key to Success: Building Trust	50
Chapter 11	52
Nationwide Opportunities in the Overages Business	52
The Scope of Unclaimed Funds	53
A Real-Life Example of Overages in Action	54
The Time Freedom Advantage	55

The Impact of Helping Others	55
Chapter 12	57
The Growing Profitability of the Overages Business	57
Limited Competition in a Niche Market	58
Addressing Common Concerns	58
Finding and Contacting Claimants	59
Protecting Your Earnings	59
Flexibility and Freedom	60
Chapter 14	61
Real-Life Success Stories	61
Janet's Success Story	61
Josh F's Success Story	62
Shlomi's Success Story	65
Patrick's Success Journey	66
Melosi's Success Journey	67
Helping a 90-Year-Old Woman	68
A Step-by-Step Process for Success	68
Why the Overages Business Makes Sense	69
Opportunities in the Overage Business	71
Building a Pipeline for Consistent Income	71
The Rewards of Commitment	72
Chapter 15	73
Turning Dreams Into Reality – A Case Study in the Overages Business	73
The Vision for Your Future	73
Breaking Down the Possibilities	74
Achieving Big Dreams with Focused Effort	76
A Lifestyle of Freedom and Purpose	76
Taking the First Step	77
Chapter 16	78
Launching Your Overages Business	78
Getting Started with the Course	78

What's Included in the Course	79
Bonus Tools to Jumpstart Your Business	80
Taking Action: Your Next Steps	82
Why Now Is the Time	83
Avoid Regret, Take Action Today	83

Chapter 1

Building a Million-Dollar Business

Finding and building a million-dollar business begins with understanding that in today's uncertain world, building a robust personal economy is no longer optional; it's a necessity.

We wake up to headlines that fluctuate wildly—one day, the stock market is up; the next, it's down. Tariffs on, Tariffs off.

The Federal Reserve sends mixed signals. Job markets are up and down. Will AI take away all our jobs?

Inflation is hot, then not. Working people struggle to keep pace with rising expenses, few people are saving enough for retirement and so on and so on.

All leading to a growing sense of financial insecurity.

This is why finding financial stability for yourself and your family is crucial. I call this building your personal economy, a financial foundation that remains strong regardless of external circumstances.

One of the most powerful aspects of this approach is its resilience and success no matter the external economy. For example, with the business I chose, Overages, it

works and creates profits whether the market is up or down. It provides financial safety and a way to secure your future.

Over the years, I've had the privilege of building nearly a dozen multi-million-dollar businesses.

My experience comes not from theory but from real-world challenges, struggles, and successes.

The insights I share here are practical, proven, and designed to help you succeed much faster and more confidently than I did.

The world is uncertain and changing faster than ever. That's why taking proactive steps to enable you to succeed no matter what the external world is like and to protect yourself and your family is more important than ever.

Instead of worrying about what a politician does or does not do, whether Social Security will be there for you when you retire, or other uncertainties, it's time to focus on what you can control: your personal economy.

Waiting for a raise or hoping to keep pace with inflation won't work. You need to take control of your financial destiny.

This book will show you how to start a business that fits your skills, personality, and experience.

We'll explore various business types, their pros and cons, and how to evaluate which one is right for you.

The Framework for Success

One of the most important lessons I've learned is the power of asking good questions.

Carl Jung famously said, "*Asking the right question is half the answer.*" For me, it's often more than that.

Asking the right questions lets you gather the necessary information to make wise decisions and identify opportunities.

Here are the key questions we'll address:

1. What types of business opportunities are available?
2. What are the advantages and disadvantages of each?
3. How can you pick the right business for your circumstances?

Evaluating Business Models

There are several types of businesses to consider:

- **Service Businesses:** These are my favorite because they are fast to start, require minimal investment, and quickly generate revenue.
- **Middleman Opportunities:** A great model for those who excel at connecting people or managing logistics.
- **Franchises:** These offer proven systems but can be restrictive and require significant upfront investment.
- **Physical Businesses:** Stores, restaurants, and laundromats can work well but often have higher risks and startup costs.

Pro Tip: Service businesses stand out because they don't require extensive facilities, equipment, or employees to get started.

For new entrepreneurs, speed to revenue is critical. The longer it takes to generate income, the greater the risk of failure.

Building a High-Profit Service Business

Service businesses are ideal for entrepreneurs who want to bootstrap their ventures.

They offer quick revenue generation and minimal upfront costs, making them less risky.

For example, consulting, coaching, and property management are all service-based businesses with high potential.

Even seemingly simple ventures like car washing or dog walking can scale into profitable enterprises.

The key is to focus on delivering results.

In a service business, you get paid for the outcomes you create for your clients.

This is very different from traditional employment, where you're often paid just for showing up.

High-Profit Business Strategies

To build a high-profit business, **focus on solving significant problems** for clients. People will pay well for solutions that provide value far beyond their cost.

For instance, in success-fee models like the **overages business**, you only get paid when you succeed. While this involves some risk, the rewards are substantial.

A failed deal might cost \$100, but a successful one could earn over \$20,000.

The key is choosing businesses with low failure costs, but the potential upside is significant.

In the overages business, the time and money required for a failed deal are minimal compared to the substantial returns from a successful one.

Delivering Value

At its core, a business succeeds by delivering value. It could be helping someone recover lost funds, managing a rental property, or providing a much-needed service.

The common thread is that you're solving a problem your clients can't or don't want to handle themselves.

By focusing on results and value, you position yourself for financial success while building a business that makes a difference.

Chapter 2

Getting Paid for Results

The rule for great results is to get paid for the outcomes you deliver. Focus on the benefit you bring, not the time you spend.

When you get paid for your time, you become a slave to the hours, and I can tell you from personal experience that it's not a happy way to live.

Why Getting Paid for Results Matters

When I started practicing law, I worked in real estate, where transactions were billed by the hour.

At my firm, they told me I needed to work 2,100 to 2,200 billable hours a year.

Let me break that down for you: a 40-hour work week across 50 weeks is 2,000 hours.

That means I was expected to bill more than every minute of every workday.

Even going to the bathroom cost me billable time. It didn't take long to realize this wasn't sustainable.

With that kind of payment, clients start thinking about dollars per hour, not the value you provide.

When conversations shift to the benefit you bring, something powerful happens. You stop arguing over your hourly rate and start focusing on a percentage of the results. That's where significant money is made.

The Contingent Fee Model

Let's look at lawyers who use contingent fees rather than hourly billing.

These lawyers typically charge 33% to 40% of the money they recover when they win a case.

Most of their clients could never afford \$400 to \$600 an hour, which is the standard rate for top attorneys.

So, how do these lawyers make millions of dollars? Well, they bring millions to their clients.

These lawyers don't come from privileged backgrounds; they earn wealth by delivering extraordinary results.

I know a lawyer with three private jets. He didn't inherit his wealth; he earned it by excelling at his profession.

Earning Life-Changing Income

Many people struggle to grasp the concept of earning hundreds of dollars per hour, let alone \$500 or more.

This might sound impossible if you're used to making \$40 or \$50 an hour.

But when you focus on results, it becomes achievable.

Think of professions where pay is based on outcomes rather than time.

A surgeon might spend three hours performing a life-saving procedure and bill \$100,000.

The patient isn't paying for the hours; they're paying for the life-altering result.

This is the shift you need to make: think of yourself as someone who delivers results worth paying for.

Results-Driven Business Models

Let's break down why the results-driven model works so well in the overages business.

Imagine finding \$30,000 for someone who didn't know it existed. If you charge them a percentage—say 40%—you keep \$12,000. If the deal doesn't succeed, it costs you little to nothing.

In the overages business, we typically invest around \$100 on unsuccessful deals. On successful deals, we make an average of \$20,800.

Think about that trade-off: \$100 risked for \$20,800 gained. That's why this business works so well.

Example of Results-Based Success

Take Bill Gates, for instance...

He became one of the wealthiest individuals in the world by licensing DOS to IBM.

He bought the software for \$50,000 and licensed it to manufacturers. Each install generated revenue with zero additional cost.

This is the principle of leveraging results to build wealth. For Gates, each installation was a burst of income.

The same principle applies to the overages business. Each successful claim generates a substantial income with minimal cost or effort.

Shifting Your Mindset

The key to success in any results-driven business is a mindset shift. Stop thinking about trading time for money. Instead, focus on how you can deliver value.

For example, our average claim in the overages business is \$52,000. With a 40% fee, that's over \$20,000 in revenue per claim. Completing just five claims generates \$100,000 in revenue. Imagine what that could mean for your financial future.

The Overages Business in Action

Here's how the business works...

We identify money owed to individuals who don't know it exists. We then contact them and offer to recover the funds. When successful, we take a percentage of the recovered amount.

Most people don't question the fee; they just want to know how soon they'll receive their money. However, the value we provide far outweighs the cost.

Position Yourself for Success

The beauty of the overages business lies in its low cost and high reward. The time-to-revenue ratio is excellent, with each successful claim taking only 8–10 hours.

This is about more than just money; it's about taking control of your financial future. By focusing on results and delivering real value, you can build a business that creates life-changing income while helping others.

Chapter 3

The Power of Overages and Middleman Businesses

Delivering Life-Changing Results

The key to success in any business is to focus on the benefits you bring to your clients.

When you help someone recover \$30,000 they didn't know existed, it's life-changing for them.

They feel like they've experienced a miracle, and their gratitude is overwhelming.

The people we work with in the overages business often come from difficult situations. Many have lost their homes in foreclosure auctions.

Imagine the stress of losing a home and then finding out someone can help you recover a good sum of money.

We tell them this:

"We found money with your name on it. We can't guarantee results, but we'll put in the effort, cover the upfront costs, and only take a portion if we succeed. If we fail, it won't cost you anything."

The focus isn't on how much we charge; it's on the results. Their main concern is, *"How quickly can I get the money?"*

This model works because we deliver what people need most when they need it most.

Every business owner should understand this dynamic: clients care about the benefits you provide to them.

You'll always have clients if you offer a service that people value and need.

Why You Should Never Underpay Yourself

Some might say, *"Why charge so much? You should charge less."*

Well, here's the truth...

You should pay yourself well. Employers are there to underpay you; don't do it to yourself.

The people we help in the overages business are thrilled with the results.

They aren't upset about the portion we take.

They're happy, excited, and often overwhelmed by how their lives are changed.

They don't have to write us a check; we deduct the fee before they receive their portion. This seamless process is one reason the system works so well.

The Scale of Opportunity in Overages

Let's look at the facts...

Every business day, about 3,000 properties are sold at tax sales. These properties often sell for more than the taxes owed, creating surplus funds.

After the taxes, penalties, interest, and auction costs are paid, the money left over belongs to the former owner.

Our internal database currently has over \$300 million worth of leads. But here's the challenge: these funds don't last forever.

The government keeps the money if it isn't claimed within a few years—typically about three, though it varies by state.

The scale of this opportunity is enormous...

Thousands of new leads come in every day, and one person or even one company cannot handle them all.

That's why I teach this business.

I detest the idea of the government taking money that rightfully belongs to people. This money is often the only hope for individuals who have lost everything.

By intervening, we create income for ourselves and make a profound difference in people's lives.

Other Profitable But Riskier Business Models

1. Middleman Businesses: A Timeless Model

Another business model to consider is the middleman approach. This classic way of making money has stood the test of time, from frontier traders with wagons of goods to modern-day dropshipping.

In today's world, examples include dropshipping, wholesaling real estate, and managing short-term rentals like Airbnb properties.

The beauty of the middleman model is that you don't need to create a product or invest heavily in overhead.

The Challenges of Middleman Businesses

Middleman businesses come with challenges. Someone else in the chain is always looking to profit, which can eat into your margins. To succeed, you must also build a loyal customer base and provide exceptional service.

The risk of being cut out as the middleman is real. If others in the supply chain can bypass you, they often will. To succeed, you must secure your sources and ensure your value is indispensable.

2. The Franchise Model

Franchises are another viable option. They offer a proven business system, which increases your chances of success, but at high costs.

My first business was a franchise, College Pro Painters. It was a fantastic learning experience, teaching me everything from lead generation to accounting.

However, most franchises come with significant costs. The average franchise requires a \$250,000 investment, plus real estate expenses. For example, McDonald's franchises can cost over \$1 million to start.

Franchises demand total commitment. They are not side hustles. You must go all in, often waiting years before seeing a return on your investment.

Evaluating Franchises: Do Your Homework

If you're considering a franchise, choose an established brand with a track record of success.

Be skeptical and perform thorough due diligence.

Speak with current franchisees to understand what it takes to succeed.

Remember, not all franchises are good investments. The upfront costs and commitment required can be overwhelming, especially if the business fails.

3. Pure Startups

Now, let's explore another business model: **startups**.

Startups are exciting but risky ventures. As a coach at Harvard Business School, I've had the privilege of working with many startup teams.

Each semester, I meet with 90 teams, providing insights on marketing and other areas during weekly 15-minute consultations. This role gives me a unique perspective on what makes startups succeed or fail.

According to Harvard's studies, two-thirds of startups fail. Frankly, I'm surprised the failure rate isn't higher.

The research covers startups nationwide, not just those founded by Harvard students.

While some startups hit the jackpot and become billion-dollar "unicorns," these are rare.

Most startups fail for the same reasons. The leading cause of startup failure is a lack of working capital.

Startups often encounter dead ends, invest in unproductive ideas, and exhaust resources before reaching profitability.

Many ventures fail because of this lack of capital and the constant trial-and-error process.

How to Boost Your Chances of Startup Success

So, how do you improve your chances of success?

Leverage Your Experience and Connections

One of the most critical factors for startup success is leveraging your existing experience and connections.

Industry experience allows you to understand the market, while connections give you access to resources such as reliable contractors, marketers, and suppliers.

If you lack relationships, it can be challenging to get your foot in the door with potential partners or clients.

Startups that lack these advantages make pricing mistakes and costly missteps.

Another common pitfall is the energy drain.

Many startups fail because their founders run out of motivation before seeing rewards.

According to recent studies, founders with deep industry connections and technical expertise—often in their 50s—tend to succeed more frequently.

These individuals bring maturity, networks, and experience that younger founders may lack.

At Harvard, I've observed that the MBA students I coach benefit from mentorship and resources that significantly improve their odds of success.

Industry experts guide them, helping them avoid obstacles and achieve profitability faster. This mentorship gives them a significant advantage.

Assemble the Right Team

To succeed, you need the right team and advisors to fill gaps in your expertise.

Investors like myself often prioritize startups led by individuals with relevant industry experience.

A lack of experience isn't necessarily a dealbreaker, but it does mean you'll need strong advisors and board members to compensate.

Experience and connections can make all the difference, even in securing crucial meetings with potential partners.

Understand That Failure is Part of the Process

Successful startup founders understand that failure is part of the journey. At Harvard, we teach students that most ideas won't work initially, and that's okay.

The key is to start, learn, and adapt. Dead ends are part of the learning process. You won't know what adjustments to make if you don't try.

This resilience—the ability to move forward despite setbacks—is critical.

Adults often let fear of failure or embarrassment hold them back. However, it is essential to embrace failure as a stepping stone. Recognize and manage your concerns, and move forward anyway.

The Overages Advantage

While franchises and middleman businesses have their merits, the overages business stands out.

It doesn't require massive upfront investment, and the rewards are substantial.

Overages are not a fad. They've been around for decades and will continue as long as people pay property taxes.

The process is straightforward: follow the system, deliver results, and get paid for the value you bring.

Chapter 4

Choosing a Business: The Decision-Making Blueprint

When starting or transitioning into a business—whether it's a startup, franchise, or an entirely new venture—choosing the right fit is critical.

With careful consideration and a structured approach, you can make informed decisions and set yourself up for success. Let's break it down step by step.

Ask the Right Questions

Before diving in, reflect deeply:

- Does this business suit my personality?
- Do I have the skills to thrive in this business?
- Can I commit the necessary time to make it work?

If time is a constraint, look for ventures that allow a gradual start. Many businesses, such as overages, can begin as side hustles with minimal hours before transitioning into full-time enterprises.

Ensure the business matches your financial resources and assess if you can handle the gap between startup and profitability.

For instance, startups often require years before generating revenue, while service businesses like overages can yield results in as little as six months.

Evaluate the Risks

Harvard research shows that two-thirds of startups fail.

Ask yourself...

What happens if this business doesn't succeed?

If failure only leads to embarrassment or valuable lessons, it's manageable.

But if it risks financial ruin, it's worth reconsidering.

Aim for businesses that provide learning opportunities without catastrophic losses. Remember, business success isn't about taking a gamble; it's about offering value, managing risks, and growing sustainably.

Play to the Odds of Success

"Play to the odds of success" is a mantra worth adopting. Evaluate your business choice based on:

- Time and effort required.
- Experience and education needed
- Investment requirements
- The potential return on investment

Low-risk ventures with favorable odds—like the overages business—offer significant advantages.

While not every deal may be a jackpot, the manageable risks ensure more consistent success over time.

Consider the Investment Requirements

Evaluate what the business demands:

- Do you need a physical facility?
- Does it require costly specialized equipment?
- Is inventory necessary before earning revenue?
- Will you need employees or contractors immediately?

These factors add financial and operational complexity.

Low-commitment businesses like overages, which require minimal upfront investments, can be more suitable, especially when starting.

Additionally, prioritize opportunities with a short time to cash flow.

For example, a business like overages, which can generate profits in under six months, is ideal for those seeking quicker returns.

Seek the Truth

In any business, face reality with courage. Be hyper-realistic about what works and what doesn't.

If customers don't respond well to your product or service, adjust it rather than blaming external factors.

Accurate problem diagnosis is crucial—misidentifying challenges can lead to ineffective solutions.

Approach obstacles with honesty and clarity.

Get Wise Counsel

Learn from experienced professionals.

Avoid advice from those without proven success, even if their ideas seem logical.

For example:

While naming your business “Diamond Asset Recovery Company” may sound professional, it could alienate potential clients by evoking fears of debt collection.

Seek seasoned mentors to avoid such pitfalls and guide you to practical, results-driven strategies.

Know Your Limits

Even highly intelligent individuals can falter when stepping into unfamiliar territory.

Recognize the boundaries of your knowledge and hire or consult experts to fill gaps.

A DIY approach often leads to wasted time and money.

Instead, focus on leveraging expertise to streamline your success.

Choose a Business That Aligns With You

Your business should resonate with your personality and values.

Introverts might prefer businesses like software development with minimal client interaction, while extroverts may excel in service-oriented ventures.

Trust your instincts—if something doesn't feel right, don't force it.

The best opportunities align with both your heart and mind, ensuring longevity and satisfaction.

Ensure the Business Meets Your Financial Goals

A successful business must align with your financial needs. Ask yourself these questions:

- Can this business generate sufficient income?
- Are there enough leads or clients to sustain it?
- Does it offer the potential to scale over time?

Businesses like overages, with abundant daily leads and consistent profit margins, are excellent options for meeting both short-term and long-term goals.

Prioritize Scalability and Delegation

As your business grows, your time becomes your most valuable asset.

Look for opportunities that allow delegation of time-consuming tasks, enabling you to scale efficiently.

This ensures you can enjoy the rewards of your efforts while maintaining a balanced and fulfilling life.

Chapter 5

Why I Chose the Overages Business

The overages business is a unique and rewarding opportunity focused on helping people recover surplus funds after losing their homes due to unpaid taxes.

When homeowners default on their property taxes, the tax collector typically holds a public auction to recover the unpaid amount.

Many people don't realize that these homes almost always sell for more than the amount owed.

To put this into perspective, property taxes generally amount to about 1.5% to 2% of a home's value annually.

Even if a homeowner is four years behind on payments, the total tax debt is only around 8% of the home's value.

With penalties and interest, that figure might double to 16%. However, when the property is sold at auction, it often fetches 70% to 80% of its market value.

For example...

Consider a house valued at \$100,000. The owner might owe approximately \$16,000 in back taxes, penalties, and interest when it goes to a tax sale.

At auction, that house could sell for \$70,000.

Subtracting the \$16,000 debt leaves \$54,000 in surplus funds—what we refer to as overages.

While most homes are worth more than \$100,000, this example illustrates how big the surplus amounts can be.

The most compelling aspect of this business was the opportunity to assist people who have endured the traumatic experience of losing their homes.

Foreclosure is a major hardship, comparable to a serious illness or even divorce. Families must move, uproot their lives, and face the daunting task of starting over. The idea of helping people recover some stability after such a setback resonated deeply with me.

Key Questions for Evaluating a Business

Before committing to any business, I recommend asking critical questions to determine whether it fits you.

These questions not only guided my decision to pursue the overages business but can also be applied to any opportunity you're considering.

- Does the business align with your personality, skills, and available time?
- Can you manage the investment required to start?

- Can you handle the time gap between launching the business and generating cash flow or profits?

Let me walk you through my answers to these questions regarding overages.

Does the Business Fit My Personality?

Absolutely. Helping others is at the core of this business, and it aligns perfectly with my values.

Growing up in Jesuit schools, our high school motto was, *“Be a man for others.”*

That philosophy stuck with me, and it’s a big part of why I was drawn to this opportunity.

Do I Have the Necessary Skills?

Yes. With over a decade of experience as a real estate lawyer, I already had the technical knowledge needed to recover surplus funds.

Understanding laws, equity, foreclosures, liens, and related matters gave me a solid foundation to excel in this business.

Do I Have the Available Time?

Yes. One of the great advantages of this business is that it can be done on the side.

When I started, I could continue my law practice, meet with clients, and fulfill my regular responsibilities.

The time commitment was manageable—30 minutes to compile a list of leads, 15 minutes to find contact information, and a few hours spread out over weeks to contact potential clients and complete claims.

Can I Manage the Investment to Get Started?

Yes. Starting costs for this business are minimal.

Leads are free, skip tracing (finding contact information) costs as little as \$30 per month for unlimited searches, and phone calls are practically free.

Even the cost of submitting claims is negligible, making this an affordable business to launch.

Can I Handle the Time Gap Between Starting and Profiting?

Yes. I was still practicing law when I started, so I wasn’t relying on the overages business to cover my living expenses.

This flexibility allowed me to test the waters and refine my process without financial pressure.

For those considering this business, keeping your day job while starting out is a smart approach.

What's the Risk If It Doesn't Work Out?

The risk was minimal. I didn't need inventory, equipment, or employees, and the biggest expense—around \$100 per claim—was entirely manageable.

Even if the business didn't succeed, I knew the time investment would be worth the learning experience.

Why Overages is an Ideal Business

The overages business checks several important boxes for anyone looking to start a new venture:

- **Low Initial Investment:** All you need is a phone, an internet connection, and a basic laptop.
- **Minimal Overhead:** There's no need for inventory, facilities, or employees at the outset.
- **Flexibility:** You can operate this business from anywhere and scale it at your own pace.
- **High Impact:** This business provides a valuable service to people in need, which is both emotionally rewarding and financially lucrative.

The Expertise Factor in Overages Business

Having expertise in any business can fast-track your success and minimize costly mistakes.

My background as a real estate attorney and my experience with foreclosure sales made overages a natural fit for me.

However, I didn't rely solely on my knowledge—I also sought guidance from an experienced practitioner.

While his research had its flaws, it gave me a head start and helped me avoid unnecessary trial and error.

If you don't have the expertise upfront, don't let that discourage you. Expertise can always be outsourced.

Whether it's legal nuances, skip tracing, or state-specific tasks, you can hire experts to handle those aspects while focusing on client outreach and closing deals.

Chapter 6:

Unveiling the Potential of the Overages Business

My First Overages Case

In 2005, I unknowingly completed my first overages deal. A client who had lost his property in a tax sale came to me for help.

Initially, I explored ways to overturn the sale but found no legal defects. That's when I started digging into what happens to the surplus funds.

After some persistence, I recovered the money for my client. He was thrilled, and I realized the potential of this business.

The Potential of the Overages Business

This business operates on a simple yet powerful concept: recovering surplus funds from tax sales.

Thousands of properties go through tax auctions daily, creating significant opportunities.

Even years ago, over 3,000 tax sales took place daily, generating about \$14 million in transactions.

Within this massive turnover, millions of dollars in overages pile up, waiting to be claimed.

These overages often accumulate over three years, amounting to hundreds of millions of unclaimed dollars.

This staggering potential is what initially drew me to the business.

Today, my internal database alone tracks \$300 million in active leads, and new opportunities flow in daily.

It quickly became clear that this business could not only meet my financial goals but also exceed them.

More importantly, its structure allowed me to achieve those goals without sacrificing my personal priorities.

Building a Balanced Lifestyle

A critical factor in my decision to pursue overages was the ability to delegate tasks and maintain balance.

Family and personal time are non-negotiable for me.

My workdays are structured from 9:30 a.m. to 5:30 p.m., and I leave evenings and weekends for hobbies, friends, and family.

Overages don't require a constant grind. Once I realized this, I began delegating tasks like sourcing leads, skip tracing, contacting claimants, and submitting claims.

Today, I lead a team that handles the daily operations.

I focus on high-level management, such as reviewing contracts and resolving issues during weekly meetings.

Deals progress, leads are followed up on, and claims are processed—all without my intervention at each step.

This model offers the freedom to scale the business without being tied to it.

Defining the Endgame

When evaluating a business, it's essential to consider the long-term vision.

Is it a venture you aim to grow steadily, sell, or even take public?

The overages business provided the income and flexibility I desired, allowing me to achieve my stretch goals while maintaining a fulfilling lifestyle.

However, overages aren't a "go public" kind of business.

This might not be the right fit if you want to build a company worth \$75 million or more. That path might be better suited to fields like software or technology.

But if your goal is financial stability, a rewarding purpose, and a lifestyle supporting your interests, overages can deliver all that and more.

The Emotional and Financial Rewards

One of the most rewarding aspects of the overages business is helping people at their lowest point.

When someone loses their home, receiving \$30,000 or more can be life-changing. It offers them a fresh start, a chance to rebuild.

Knowing I've played a role in delivering such transformative results is immensely satisfying.

At the same time, the financial rewards are substantial.

The average claim yields around \$20,000 in profit, and larger deals can generate even more.

That said, this isn't a business for someone solely focused on making money.

The overages business requires genuine empathy and a willingness to help others.

If you want to exploit people's misfortunes, this isn't the right opportunity.

But for those who value making a difference while building a successful venture, overages are a perfect fit.

Chapter 7

Diving Into the Overages Process

The foundation of the overages business lies in understanding how tax auctions work.

When property owners fail to pay taxes for several years, the government auctions off their property.

These auctions often result in sales exceeding the tax debt, leaving surplus funds—overages.

For example, if a \$400,000 house accrues \$64,000 in unpaid taxes and sells for 70% of its value, the auction generates around \$280,000.

After taxes are paid, the remaining \$216,000 is considered overages.

These funds are legally owed to the former owner but require a formal claim to be released.

The government keeps the money if the claim isn't filed within a state-specific deadline (usually three years).

The role of the overages professional is to locate these former owners, inform them of the funds available, and help them file claims.

In return, we earn a percentage of the recovered funds.

It's a win-win situation: clients reclaim money they didn't know existed, and we earn a fair profit for our efforts.

Structuring the Business for Success

One of the most appealing aspects of overages is the low barrier to entry.

To start, you don't need significant capital, specialized equipment, or a physical location. All you need are a phone, an internet connection, and a basic laptop.

Over time, you can outsource tasks and build a team to handle operations as the business scales.

The process begins with researching overage lists, which are public records detailing surplus funds.

Once leads are identified, skip tracing is used to find accurate contact information for potential clients.

Initial conversations focus on informing clients about their unclaimed funds without revealing specifics that could allow them to bypass your services.

The next step is signing agreements, preparing claims, and submitting them to the appropriate agencies.

Each stage requires attention to detail and adherence to state-specific regulations, so gaining expertise—or working with someone who already has it—is crucial.

Mark's Perspective: A Testimonial

A colleague, Mark, joined the overages business after years of experience in real estate. Initially skeptical, he tested the waters with a small \$5,200 deal.

With my scripts and guidance, he successfully closed the deal and was amazed by the return on his time.

Encouraged by his success, he pursued larger deals, including one for \$106,000.

Overages transformed his approach to real estate and provided opportunities he hadn't imagined.

Mark's story underscores the accessibility and scalability of this business.

Whether you're experienced or new to the field, the overages business offers a clear path to success.

Evaluating If Overages Are Right for You

Overages aren't a "get rich quick" scheme—they require effort, persistence, and a genuine desire to help others.

However, they also offer a rare combination of high profitability and emotional fulfillment.

If you want a business that allows you to make a significant impact while achieving financial independence, this might be the opportunity you've been searching for.

Chapter 8

Bridging the Gap: The Role of Overages Professionals

Every year, millions of dollars in unclaimed funds from tax sales sit untouched, waiting for someone to step in and recover them.

Former property owners, overwhelmed by financial stress and unaware of their rights, often don't realize this money exists.

This is where overages professionals make a difference. They help bridge the gap between these unclaimed funds and the rightful owners.

By providing expertise, guidance, and resources, you help people reclaim money they thought was lost forever and build a profitable business that creates meaningful change.

Why Don't Former Owners Claim Overages Themselves?

A common question about the overages business is:

“Why don’t former owners just claim the money themselves?”

The answer is simple: most people have no idea that money exists.

When someone’s property is sold at a tax auction, they often assume the government keeps all the proceeds.

This belief, while incorrect, makes sense in the context of their overwhelming circumstances.

These individuals are typically dealing with significant stress—scrambling to find a new place to live, packing their belongings, and facing the emotional toll of losing their home.

Financially strained and often unaware of their rights, applying for overages is the last thing on their minds.

A study revealed that 75% of overage funds in one state went unclaimed over three years.

Once the deadline to claim the money passes, the funds legally forfeit to the government under a process called “escheat.”

This means the money is permanently lost to the original owner unless someone steps in to help.

The Role of Overages Professionals

The government doesn’t actively help former property owners reclaim these funds. There’s no system in place to track them down and hand over checks.

Without intervention, millions of dollars in overages go unclaimed every year.

This is where overage professionals step in.

We make a life-changing impact while running a profitable business by identifying unclaimed funds, contacting the rightful owners, and guiding them through the claims process.

For context, my internal database currently tracks over \$340 million in potential claims—just a fraction of the market.

The opportunities are vast, with approximately 3,000 properties sold at tax auctions every business day.

Millions in overages are generated daily, and about \$65 million is added to the pool weekly.

Over a three-year claim period, this amounts to billions of dollars sitting unclaimed.

Earning Potential in the Overages Business

As an overages professional, you earn a percentage of the recovered funds—typically 30% to 40%.

This fee reflects the value of your services and the significant effort involved in identifying and recovering the funds.

For example...

With an average claim size of \$52,000, your compensation ranges from \$15,600 to \$20,800 per deal.

Larger claims can generate even higher payouts, and with thousands of new leads daily, there's no shortage of opportunities.

Some initially question whether clients would be willing to pay such a fee.

However, the reality is that clients are simply grateful to recover money they didn't know existed.

They rarely, if ever, question the fee because the value of the service far outweighs the cost.

The focus is on the life-changing impact of receiving these funds—not on negotiating fees.

Why the Overages Business Stands Out

This business combines high profitability with a meaningful purpose.

Helping people recover funds they desperately need is both financially rewarding and emotionally fulfilling.

The process typically requires 8 to 10 hours of effort per deal, making it efficient and scalable.

By focusing on larger claims, you maximize your impact while helping clients rebuild their lives.

Unlike other ventures, the overages business requires minimal upfront investment. Leads are freely available, contact information is inexpensive, and the primary costs are your time and effort.

This low barrier to entry makes the business accessible to almost anyone, regardless of financial resources.

The Key to Success: Building Trust

The biggest challenge in the overage business is not convincing clients to pay your fee but building trust.

When you first contact someone and inform them about unclaimed funds, their initial reaction is often disbelief.

In a world of scam calls and fraud, skepticism is natural.

Success in this business requires clear communication, reassurance, and a genuine desire to help.

When speaking with potential clients, explaining the process without overwhelming them with details is vital.

Tell them you'll handle the paperwork and deduct your fee only if the claim is successful.

You can overcome initial resistance and build helpful connections by focusing on trust and transparency.

Chapter 11

Nationwide Opportunities in the Overages Business

Opportunities in the overages business span nearly the entire United States.

Currently, 47 states allow individuals to recover unclaimed funds from tax sales.

Exceptions like Wisconsin, Illinois, and Colorado use a tax lien system where ownership transfers to the lien holder if the lien isn't paid.

However, a recent Supreme Court ruling mandates that states create processes for former owners to claim excess funds from property sales.

This unanimous decision will likely bring changes to states with restrictive systems, eventually making overages recovery possible nationwide.

Even in states that have adjusted to comply with this ruling, the government is not obligated to inform people about these unclaimed funds.

At most, they might send a single letter to the property's address, often after the owner has moved.

Without awareness or assistance, these funds remain unclaimed, making the role of overages professionals indispensable.

Your efforts in this business are financially rewarding and life-changing for those you assist.

The Scope of Unclaimed Funds

According to studies, a staggering 75% of overages remain unclaimed in most states.

This amounts to billions of dollars sitting untouched in government accounts.

With approximately 3,000 properties sold at tax auctions daily, new overages are generated constantly.

While some states have streamlined processes for claiming funds, others have more complex systems.

Knowing which states are the most profitable and easiest to work in can give you a significant edge.

For example, my internal database includes \$340 million in unclaimed funds across tens of thousands of leads. That's just a fraction of the market.

The growth potential is immense, with millions of dollars added to this pool weekly.

As an experienced attorney and overages professional, I've navigated these systems extensively and provide guidance on where and how to focus your efforts.

A Real-Life Example of Overages in Action

Consider a rental property we encountered...

The owner, overwhelmed by a trashed and vacant property, allowed it to go to a tax sale.

The property sold for \$150,000, but only \$10,000 in taxes were owed, creating a \$140,000 overage.

We approached the former owner, explained the situation, and helped recover the funds.

This deal, which required minimal effort, resulted in a substantial recovery for the client and a significant profit for our business.

This scenario highlights a key advantage of the overages business: the ability to earn returns comparable to house flipping without the complications of construction, loans, or extensive timelines.

Instead of dealing with contractors and repairs, you simply sign clients up, file claims, and collect your earnings.

The Time Freedom Advantage

The overages business offers exceptional financial rewards with relatively low time investment.

This allows me to have more time for personal projects, like building a kit car with my son or simply enjoying life's moments.

Whether your interests include hobbies, travel, or spending time with family, this business provides the flexibility to pursue them.

Unlike traditional jobs or companies that demand constant attention, the overages model allows you to work smarter, not harder.

The Impact of Helping Others

This business isn't just about making money—it's about changing lives.

Imagine recovering \$425,000 for someone who had no idea the funds existed.

Even after deducting a 30% fee, that person would still receive \$300,000—a life-altering amount.

These recoveries often mean the difference between financial devastation and a fresh start for former property owners.

The gratitude you receive from clients is unparalleled.

From heartfelt messages to holiday cards, the emotional rewards of helping others are as significant as the financial ones.

One client, homeless before we recovered funds for her, was able to rebuild her life entirely. Stories like hers remind me why this business is so fulfilling.

Chapter 12

The Growing Profitability of the Overages Business

The overages business is booming, fueled by rising home prices and widespread lack of awareness about unclaimed funds.

According to the U.S. Federal Reserve, the average home price now exceeds \$400,000, leading to larger overages at tax sales.

Yet, 75% of these funds go unclaimed because most former property owners are unaware of their existence.

Even those who attempt to search for this money online rarely succeed, as it requires specialized knowledge and access.

This is where you step in as an overages professional.

By connecting with former owners and guiding them through the process, you can change lives while building a lucrative business.

Skepticism from potential clients is natural, but with the right scripts and training, you'll overcome objections and secure agreements.

The process is efficient, and even one \$100,000 claim per month could earn you \$30,000 to \$40,000.

Limited Competition in a Niche Market

Despite the growing potential, this business remains largely unknown.

Many real estate agents and attorneys are unaware of the opportunity, which means minimal competition.

Even when others have contacted claimants, the right approach can turn them into clients.

With our proven scripts and systems, you'll be equipped to navigate these conversations successfully.

This low-competition niche allows you to earn significant income while helping individuals recover life-changing amounts of money.

The key is consistency and a willingness to follow the system we've developed over more than a decade.

Addressing Common Concerns

What About Mortgages?

Most properties sold at tax sales are free of mortgages, as lenders typically ensure taxes are paid.

In cases where a mortgage does exist, it may reduce the funds available to the claimant. To mitigate this risk, aim to sign up multiple deals.

For example, if your monthly goal is \$40,000, target \$200,000 in claims to ensure you meet your objectives even if some deals don't close.

Finding and Contacting Claimants

Accessing lists of unclaimed funds is straightforward and inexpensive.

With **modern skip-tracing tools**, locating claimants takes as little as 15 minutes per search.

Social media platforms and phone calls are effective methods for initial contact.

Thankfully, our training offers the scripts and techniques needed to build trust and secure agreements.

Protecting Your Earnings

Ensuring you get paid is crucial.

Our contracts, refined over a decade of experience, are designed to safeguard your earnings.

These agreements allow funds to flow through your bank account first, ensuring you receive your portion before forwarding the remainder to the claimant.

This system simplifies the process and protects your financial interests, even on large claims.

Flexibility and Freedom

The overages business offers unmatched flexibility.

This business can adapt to your lifestyle, whether you work from home, travel, or balance another job.

Many of our students start by dedicating 30 minutes daily to calls and gradually scale up.

Tasks such as contacting claimants, submitting claims, and handling paperwork can also be delegated to a team as your business grows.

This freedom lets you focus on what matters most while maintaining a steady and significant income. It could be family, hobbies, or personal goals.

Chapter 14

Real-Life Success Stories

Our students have achieved incredible results, demonstrating the transformative power of this business. For example:

Janet's Success Story

"We've done \$3 million in collections, which is impressive. Thank you.

When I started, my friends and family probably thought, 'Here she goes again with another idea.'

But I believed in it. Bob is a down-to-earth teacher, and I couldn't see the downside.

Unlike most businesses, you don't need a lot of money to start. It's a low-investment opportunity that's all about your time and effort. It's an honest, good program.

If you follow Bob and Ed Diamond's teachings and work diligently, you will have a successful business. It's like any other business—you get what you put in."

Lessons from Janet's Story

Janet collected \$3 million for her clients by believing in the program and following the system.

Here are the key takeaways:

- **Trust the Process** – Success comes from following proven steps.
- **Low Investment, High Return** – Minimal costs make this business accessible.
- **Effort Pays Off** – You get results based on the work you put in.
- **Push Past Doubt** – Stay focused, even if others are skeptical.

Janet's success proves that diligence and commitment lead to big results

Josh F's Success Story

"What I like most about overages is helping people. Most people you deal with have just experienced one of the worst situations—losing their home or family property.

Through overages, we've been able to help so many wonderful people, and it's been incredibly rewarding.

The gratitude we've received has been overwhelming. While we didn't do it for the praise, it makes you realize how much people need help.

It's life-changing—not only for us but also for our clients. Many have gone through tough situations, and we're happy to have made a difference in their lives.

To date, we've completed between 50 and 60 deals. Our growth is becoming very consistent and predictable, and we're growing daily. We've collected approximately \$1.5 million for our clients.

The business has given me freedom. Before, I left the house at 5:50 a.m. and got home at 6:30 p.m. Now, I can be with my family.

We have five kids, and being present for them is priceless. We can travel and work from anywhere, which is fantastic.

We're even in the process of building our dream home. This business has truly changed our lives."

Lessons from Josh's Story

Josh's story highlights the transformative power of the overages business.

His journey demonstrates how this opportunity creates financial freedom while helping others.

Here are the key lessons from his success:

- **Make a Difference** – Helping clients recover funds changes lives and creates deep, personal fulfillment.
- **Consistency Leads to Growth** – Completing 50–60 deals proves that steady effort creates predictable success.
- **Achieve Work-Life Balance** – Josh gained the freedom to spend time with his family while still growing his business.
- **Work From Anywhere** – The flexibility of this business allows you to travel and build a lifestyle you love.
- **Build Your Dreams** – Financial success enabled Josh to start building his dream home, turning aspirations into reality.

Josh's experience shows that the overages business is not just about earning money.

The business is about creating freedom, impacting lives, and achieving your personal goals.

Shlomi's Success Story

"I started with small deals, working on \$12,000 claims. Bob encouraged me, saying, 'Shlomi, you have the talent—start working on bigger deals.'

So I took his advice, and now I earn enough to support my family of eight and maintain a great lifestyle.

I still have time for my religious studies and commitments, which are very important to me.

This business gives me the balance I need to provide for my family without sacrificing my values."

Lessons from Shlomi's Story

Shlomi shows how the overages business can foster financial success while supporting personal priorities.

Here are the key lessons from his journey:

- **Start Small, Grow Big** – Shlomi began with smaller deals, but scaling up to larger claims increased his earnings significantly.
- **Listen to Guidance** – Taking Bob's advice to aim for bigger deals fast-tracked his success and maximized his potential.

- **Support Your Family** – Shlomi now earns enough to provide for his family of eight, ensuring a comfortable and secure lifestyle.
- **Maintain Work-Life Balance** – This business allows Shlomi to balance financial success with his religious studies and commitments.
- **Align with Your Values**—The flexibility of the overage business allows you to succeed without compromising what matters most to you.

Shlomi's experience shows that with the right mindset and guidance, the overages business can help you achieve financial freedom while staying true to your values and priorities.

Patrick's Success Journey

"It makes no sense for me to do smaller deals. I've already done the corporate grind, and I'm not going back to that. I focus only on deals over \$180,000.

I've done just a few deals a year, but it's enough to live comfortably without stress. The business has given me financial stability while allowing me to enjoy my retirement without the pressure of a full-time job."

Key Takeaways from Patrick's Story

- **Focus on High-Value Deals** – By targeting deals over \$180,000, Patrick maximizes his income with fewer transactions, avoiding unnecessary stress and effort.
- **Prioritize Lifestyle and Financial Stability** – The overages business provides Patrick with financial security and allows him to enjoy a comfortable retirement without the demands of a full-time job.

Melosi's Success Journey

Starting with a \$120,000 claim that earned him \$40,000, Melosi paid off his credit cards and truck. By his fourth deal, he was mortgage-free.

On his fifth claim, a \$356,000 recovery, he used his earnings to buy his daughter a home outright—a priceless gift in today's economy.

Lessons from Melosi's Story

- **Use Earnings to Eliminate Debt** – Melosi prioritized paying off credit cards, his truck, and eventually his mortgage, creating financial freedom step by step.

- **Turn Success Into Life-Changing Opportunities** – By using his earnings to buy his daughter a home outright, Melosi demonstrated how the overages business can provide stability and **generational wealth**.

Helping a 90-Year-Old Woman

One student assisted an elderly woman living in her truck after losing her property to taxes.

By recovering \$25,250.29, he enabled her to secure an apartment and rebuild her life.

These stories highlight not only the financial rewards of this business but also its profound emotional impact.

A Step-by-Step Process for Success

The overages business follows a simple five-step system:

1. **Get the List:** Get lists of unclaimed funds, often available online or through government agencies.
2. **Locate Claimants:** Use skip-tracing tools to find contact information quickly and efficiently.

3. **Make Contact:** Reach out using proven scripts for phone calls, emails, or social media messages.
4. **Secure Agreements:** Use our contracts to ensure payments are distributed securely and fairly.
5. **Submit Claims:** File the necessary paperwork and wait for the payout.

This streamlined process makes the business accessible to anyone willing to learn and take action.

Why the Overages Business Makes Sense

The Overages Business is for Everyone

This business is flexible and inclusive, allowing anyone to achieve their financial goals.

Overages can fit your lifestyle, whether you're looking for part-time income or a full-time venture.

Students like Shlomi, a Hasidic man supporting his large family, or Patrick, a retired CFO targeting six-figure deals, prove how diverse participants can find success.

Their stories prove that anyone determined to learn and act can thrive in this business.

This Business Transforms Lives

Many students join this business because of its potential to generate substantial income while helping others.

For example:

Shlomi started with small deals but quickly scaled up to larger ones, providing for his family without sacrificing his religious commitments.

Patrick, a retired CFO, focuses exclusively on large deals, achieving financial comfort while avoiding unnecessary stress.

Single moms and retirees have used this business to rebuild their finances, gain stability, and secure their futures.

What unites them is their drive to make a difference for themselves and others.

This Business Combines Profit and Purpose

The overages business is unique in its ability to offer financial freedom and the opportunity to make a meaningful difference in people's lives.

The rewards are immense, whether you help a family recover lost funds or achieve your own financial goals.

If you're ready to take the next step, our training provides all the tools, resources, and support you need.

From accessing lists to perfecting your pitch, we'll guide you every step of the way.

This is your chance to build a business that's not only profitable but also deeply fulfilling.

Opportunities in the Overage Business

The overages business offers a wide range of possibilities, and students from all walks of life thrive in this field.

Participants range from young professionals to retirees, single parents to married couples, and people with various backgrounds and experiences.

The one thing they all share is motivation—the drive to succeed and create a better financial future.

Building a Pipeline for Consistent Income

While payouts can take a few months, building a pipeline ensures steady and predictable income.

By signing up for two deals a month, you'll create a consistent flow of payouts as claims are processed.

This approach allows you to manage your finances confidently while scaling your business.

The Rewards of Commitment

Success in the overages business depends on your commitment to learning and taking action.

Many students start part-time while keeping their day jobs, building their skills and confidence as they grow.

The work involves clear, actionable steps, and the rewards reflect the value you bring.

Recovering \$100,000 for a client could earn you a \$40,000 fee for just 8–10 hours of effort.

Chapter 15

Turning Dreams Into Reality – A Case Study in the Overages Business

The Vision for Your Future

What could your life look like with a successful overages business? Let's explore the possibilities.

This business can transform not just your finances but your entire lifestyle.

Whether your dream is to pay off your mortgage, eliminate debt, take your family on unforgettable vacations, or build a substantial financial cushion, the overages business provides the framework to achieve it.

Financial security is non-negotiable for me. Knowing that I have money saved and conservatively invested gives me peace of mind.

But financial security doesn't have to mean sacrificing enjoyment. Imagine what it would feel like to fulfill your biggest dreams—whether buying a boat, funding your kids' education, or finally being able to afford the lifestyle you've always envisioned.

Breaking Down the Possibilities

Let's make this tangible by illustrating what's possible with the overages business:

Paying Off Your Mortgage:

Suppose you have a \$300,000 mortgage. You could pay it off entirely by completing just three overage deals, totaling approximately \$1 million.

Think about the relief of living mortgage-free—no monthly payments, no financial burden, just the freedom to put your money toward the things you value most.

Eliminating Credit Card Debt:

Imagine having \$25,000 in credit card debt.

A single overage claim worth \$62,000 could wipe out that debt and leave you with some extra money to invest or save.

Instead of living under the weight of high-interest payments, you could redirect those funds toward building your future.

Funding a College Education:

Paying for a private college education might cost \$400,000. With just four or five well-placed coverage deals, you could completely fund your child's education, ensuring they graduate debt-free.

Not only would this set them up for success, but it would also give you the satisfaction of knowing you've provided a solid foundation for their future.

Taking a Dream Vacation:

Picture your family enjoying a luxury Disney vacation.

Staying at the Contemporary Resort, skipping the long lines with private park passes, and indulging in exclusive dining experiences.

A single \$62,000 coverage claim could cover the entire trip, turning what might have been a stressful budget vacation into a seamless and unforgettable experience.

Building Financial Freedom

This business doesn't just address immediate goals—it creates long-term financial stability.

Consider having \$100,000 in unallocated savings. You'd only need a \$250,000 coverage claim to achieve that, with 40% of the recovery fee going directly to you.

That kind of financial cushion offers peace of mind, freedom from stress, and the ability to handle unexpected expenses without worry.

Achieving Big Dreams with Focused Effort

Let's summarize what you could accomplish in just one year with consistent effort:

- Pay off your house
- Clear credit card debt
- Fund a college education
- Take an unforgettable family vacation
- Build \$100,000 in savings

And how many deals would it take to achieve all of this? Just 13—slightly more than one deal per month.

The overages business is designed for results. With focus and discipline, these goals are within your reach.

A Lifestyle of Freedom and Purpose

This business isn't just about the money—it's about what the money allows you to do.

Imagine a life where you no longer stress about paying bills, your time is yours to spend as you wish, and your financial decisions are driven by opportunity, not necessity.

Whether you're spending more time with your family, pursuing hobbies, or creating lifelong memories, the overages business allows you to live life on your terms.

Taking the First Step

The path to this kind of freedom begins with a single decision. By dedicating yourself to learning the process, following the system, and putting in the effort, you can create the life you've always dreamed of.

The overages business is a proven model for success.

With the right focus, it can be the key to unlocking a life of financial independence and meaningful impact.

The only question is: Are you ready to start?

Chapter 16

Launching Your Overages Business

Embarking on a new business journey can feel overwhelming, but success is well within reach with the right tools and guidance.

This chapter is your blueprint for starting a business in overages. It will walk you through the steps and provide the necessary resources to succeed.

Getting Started with the Course

The first step to launching your overages business is enrolling in my comprehensive training program.

The course consists of 12 chapters of written material and videos and is designed to be completed in as little as 12 hours. It is accessible online, so you can learn at your own pace and in the best format.

Here's how you can dive in:

- **Dedicate Time:** Set aside a few days, allocating about an hour per chapter.

- **Learn and Act:** The course structure allows you to learn the material and immediately apply it, ensuring you make progress from day one.
- **Target Your Goals:** You'll learn how to identify the best areas to target, pull the right lists, and locate the people owed money.

With a low startup cost of **\$1,497**, the course is an incredible value.

In fact, one small overage deal worth \$5,000 can completely cover the cost, even at a modest 30% fee.

What's Included in the Course

To ensure your success, the course provides all the resources and tools you need:

A Quick-Start Guide: A step-by-step roadmap to help you hit the ground running.

Comprehensive Materials: Detailed written guides and videos covering every aspect of the business.

Legal Forms and Scripts: All necessary documents preformatted and ready to use.

Ongoing Updates: Free access to updates, ensuring you always have the most current information.

Bonus Tools to Jumpstart Your Business

In addition to the core training, you'll gain access to valuable bonuses that enhance your efficiency and credibility.

Professional Website:

A credibility website is critical for building trust with potential clients.

With this bonus, you can create a professional website for your business in just 15 minutes.

Simply input your business name, phone number, and email, and the system takes care of the rest.

- **Cost:** The domain name costs about \$12 per year (we cover hosting and programming).
- **Impact:** Boosts your legitimacy and helps close deals faster.

Virtual Assistants (VAs):

Streamline your operations by utilizing VAs to handle tasks such as:

- Gathering lists
- Finding contact information
- Reaching out to claimants

- Submitting claims and distributing funds

This guide shows you how to divide tasks among VAs, ensuring security and productivity efficiently.

Live Quick-Start Training:

Join three hours of live training sessions led by experienced professionals, including Q&A opportunities.

- **Schedule:** Sessions start after registering, with recordings provided for later review.
- **Benefit:** Gain insights, ask questions, and learn from real-life examples shared during the training.

Minimal Startup Costs, Maximum Returns

Starting an overages business doesn't require a significant upfront investment.

Here's what you'll need:

- **The Course:** \$1,497
- **Skip Tracing Services:** \$30–\$50 per month
- **Basic Equipment:** A phone, internet access, and, optionally, a laptop (available for \$300–\$400).

For around \$2,000, you can launch your business and build a pipeline of deals.

Compared to other ventures, this low-cost setup with high earning potential makes the overages business a standout opportunity.

Taking Action: Your Next Steps

The key to success in this business lies in taking action.

Here's a simplified action plan to get started:

1. **Enroll in the Course:** Gain immediate access to the training materials.
2. **Complete the Training:** Dedicate time to learning the process and applying the lessons.
3. **Pull Your First List:** Identify unclaimed funds and start locating potential clients.
4. **Make the Calls:** Begin reaching out using the proven scripts provided in the course.

This isn't about perfecting business cards or fine-tuning minor details—it's about making calls, sending emails, and establishing connections.

The system is refined and proven to work, but its success depends on your effort and commitment.

Why Now Is the Time

The beauty of the overages business is its flexibility. You can start part-time, fitting it around your schedule, and transition into full-time as your business grows.

Whether you're looking to supplement your income, achieve financial freedom, or create a legacy, this business can help you get there.

Avoid Regret, Take Action Today

Opportunities like this don't come often, and the biggest regret is usually not taking action. With the tools and support provided, there's no reason to hesitate.

Start now, and within a few months, you could have your first deal under contract, working toward the financial independence you've always dreamed of.

If you're ready to take action, get started today:

- **Call** (877) 715-4342, available 24/7.
- **Visit the website** www.bobdiamond.link/Start



Proof